

Fill in this information to identify the case:

Debtor 1 Jac G. Kubitz
Debtor 2 Stacey L. Kubitz
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Michigan
(State)
Case number 15-53317-mar

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Igloo Series III Trust

Court claim no. (if known): 11

Last 4 digits of any number you use to
identify the debtor's account: 8179

Date of payment change:
Must be at least 21 days after date 05 /01 /2021
of this notice

New total payment: \$ 1,529.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 261.72

New escrow payment: \$ 1,135.19

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 11 / 04 / 2019

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email mghidotti@ghidottilaw.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER:

004

DATE: 10/22/19

136

JAC G KUBITZ
STACEY L COLBY KUBITZ
25618 PENNIE ST
DEARBORN HEIGHTS, MI 48125



PROPERTY ADDRESS
25618 PENNIE ST
DEARBORN HEIGHTS, MI 48125

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/01/2021 THROUGH 11/30/2020.

----- ANTICIPATED PAYMENTS FROM ESCROW 05/01/2021 TO 11/30/2020 -----

HOMEOWNERS INS	\$1,353.00
CITY	\$5,391.86
TOTAL PAYMENTS FROM ESCROW	\$6,744.86
MONTHLY PAYMENT TO ESCROW	\$562.07

----- ANTICIPATED ESCROW ACTIVITY 05/01/2021 TO 11/30/2020 -----

ANTICIPATED PAYMENTS			ESCROW BALANCE COMPARISON		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$991.51	\$7,869.00
DEC	\$0.00			\$991.51	\$7,869.00
JAN	\$0.00			\$991.51	\$7,869.00
FEB	\$0.00	\$1,353.00	HOMEOWNERS INS	\$361.49-	\$6,516.00
MAR	\$0.00			\$361.49-	\$6,516.00
APR	\$0.00			\$361.49-	\$6,516.00
MAY	\$0.00			\$361.49-	\$6,516.00
JUN	\$0.00			\$361.49-	\$6,516.00
JUL	\$0.00			\$361.49-	\$6,516.00
AUG	\$0.00	\$2,695.93	CITY	\$3,057.42-	\$3,820.07
		\$2,695.93	CITY	L1-> \$5,753.35-	L2-> \$1,124.14
SEP	\$0.00			\$5,753.35-	\$1,124.14
OCT	\$0.00			\$5,753.35-	\$1,124.14
NOV	\$0.00			\$5,753.35-	\$1,124.14

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$6,877.49.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$394.68
ESCROW PAYMENT	\$562.07
SHORTAGE PYMT	\$573.12
NEW PAYMENT EFFECTIVE 05/01/2021	\$1,529.87

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$1,124.14.

***** Continued on reverse side *****



Loan Number:
Statement Date: 10/22/19
Escrow Shortage: \$6,877.49

Important: Please return this coupon with your check.

BSI FINANCIAL SERVICES
314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$6,877.49. I have enclosed a check for:

- Option 1:** \$6,877.49, the total shortage amount. I understand that if this is received by 05/01/2021 my monthly mortgage payment will be \$956.75 starting 05/01/2021.
- Option 2:** \$_____ , part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Please make your check payable to: **BSI FINANCIAL SERVICES** and please include your loan number on your check.

***** Continued from front *****

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 01/01/2018 AND ENDING 12/31/2018. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 01/01/2018 IS:

PRIN & INTEREST	\$394.68
ESCROW PAYMENT	\$183.15
SHORTAGE PYMT	\$78.57
BORROWER PAYMENT	\$656.40

PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		ESCROW BALANCE			
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL
JAN	\$183.15	\$442.88 *			STARTING BALANCE	\$1,366.50	\$90.24-
FEB	\$183.15	\$523.44 *	\$1,024.00		HOMEOWNERS INS	\$1,549.65	\$352.64
FEB				\$1,563.00 *	HOMEOWNERS INS	T->	A->
FEB				\$342.50	COUNTY TAX		
MAR	\$183.15	\$523.44 *				\$549.45	\$163.48-
APR	\$183.15	\$261.72 *				\$732.60	\$98.24
MAY	\$183.15	\$523.44 *				\$915.75	\$621.68
JUN	\$183.15	\$261.72 *				\$1,098.90	\$883.40
JUL	\$183.15	\$523.44 *		\$1,422.79 *	CITY	\$1,282.05	\$15.95-
AUG	\$183.15	\$628.02 *	\$831.32		COUNTY TAX	\$633.88	\$612.07
SEP	\$183.15	\$366.30 *				\$817.03	\$978.37
OCT	\$183.15	\$549.45 *				\$1,000.18	\$1,527.82
NOV	\$183.15	\$549.45 *				\$1,183.33	\$2,077.27
DEC	\$183.15	\$732.60 *		\$333.53 *	CITY	\$1,366.48	\$2,476.34
	\$2,197.80	\$5,885.90	\$2,197.82	\$3,319.32			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$366.30. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$686.92-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
2 Kristin A. Zilberstein (SBN 200041)
2 GHIDOTTI | BERGER, LLP
3 1920 Old Tustin Ave.
4 Santa Ana, CA 92705
5 Ph: (949) 427-2010
Fax: (949) 427-2732
kzilberstein@ghidottiberger.com

6 Authorized Agent for Creditor
7 U.S. Bank Trust National Association, as
8 Trustee of the Igloo Series III Trust

9

10 UNITED STATES BANKRUPTCY COURT

11 EASTERN DISTRICT OF MICHIGAN – DETROIT DIVISION

12 In Re:) CASE NO.: 15-53317-mar
13)
14 Jac G. Kubitz and Stacey L. Kubitz,) CHAPTER 13
15 Debtors.)
16) **CERTIFICATE OF SERVICE**
17)
18)
19)
20)

21 **CERTIFICATE OF SERVICE**

22
23 I am employed in the County of Orange, State of California. I am over the age of
24 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
25
26 Santa Ana, CA 92705.

27 I am readily familiar with the business's practice for collection and processing of
28 correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On November 6, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Jac G. Kubitz 25618 Pennie Dearborn Heights, MI 48125	Debtor's Counsel David Milstein 38701 Seven Mile Road Suite 445 Livonia, MI 48152
Joint Debtor Stacey L. Kubitz 25618 Pennie Dearborn Heights, MI 48125	Chapter 13 Trustee Krispen S. Carroll 719 Griswold Suite 1100 Detroit, MI 48226

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 6, 2019 at Santa Ana, California

/s / Jeremy Romero
Jeremy Romero